



JOIN THE GALLAGHER LEADERS SCRUM

TERMS AND CONDITIONS

Short Terms & Conditions

- This competition is open to UK residents aged 18 or over.
- The competition will be open from 00:00 on 18/11/2025 to 23:59 on 19/12/2025 inclusive ("Competition Period").
- To enter, visit: <https://www.ajg.com/uk/enter-gallagher-leaders-scrum-2025/> and complete the form with all mandatory fields and submit your entry during the Competition Period.
- Maximum one entry per person.
- 8x individual overall prizes available to win, consisting of:
 - 2x VIP passes to a luxury business retreat
 - ½ day coaching session with Sarah Willingham to help you find your edge and elevate your business.
 - 2x hospitality tickets to the Gallagher PREM Final 2026.
 - 2x hospitality tickets to the Premiership Womens Rugby Final 2026
 - 2x hospitality tickets to a Gallagher PREM Match.
 - 1-on-1 bespoke coaching with tailored insights to accelerate your business' growth.
 - Exclusive invitation to an elite networking event for you and a guest.
 - Signed rugby shirt from a Gallagher PREM or PWR club of your choice.
- The winner will have until Monday 19 January 2026 to claim their prize once notified.
- You can also enter the competition via <https://premiershiprugby.com/> from 00:00 on 18/11/2025 to 23:59 on 19/12/2025 inclusive ("Competition Period").
- Winners will be selected from entries compiled from both the PREM Rugby & AJG.com/uk websites.

Full Terms & Conditions

By entering the competition, entrants will be deemed to be bound by and have accepted these terms and conditions. These terms and conditions prevail in the event of any conflict or inconsistency with any other communications, including advertising or promotional materials. Please retain a copy for your information.

1. **Promoter:** Arthur J. Gallagher Insurance Brokers Limited, Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT (please do not send entries to this address).
2. **Competition:** Enter a competition to win a place in the 'Gallagher Leaders Scrum'
3. **Eligibility Terms:**
 - a. In order to participate in this Competition you must be:
 - i. a resident of the United Kingdom; and
 - ii. over the age of 18.
 - b. Employees of the Promoter or any other company within the Promoter's group of companies, their immediate family members and anyone who is connected with the administration of this Competition are excluded from participating in this Competition.



4. **Competition Period:** The Competition will run from 00:00 on 18/11/2025 to 23:59 on 19/12/2025 inclusive ("Competition Period").
5. Only one entry per person is permitted during the Competition Period. Anyone trying to circumvent this rule by using alternative details including but not limited to email accounts or names will be disqualified from this promotion. **Entries (bulk or otherwise) made from trade, consumer groups or third parties will not be accepted.** If it becomes apparent that a participant is using a computer(s) to circumvent this condition by, for example, the use of 'script', 'brute force' or any other automated means, that person's entries will be disqualified, and any prize award will be void.

Entry Requirements

6. Entrants must: (i) visit <https://www.ajg.com/uk/enter-gallagher-leaders-scrum-2025/> during the Promotion Period or, from 18/11/2025 via the Gallagher Leaders Scrum' competition page hosted on the <https://premiershiprugby.com/> website; (ii) answer the following question(s) to be entered into the competition: 1) What's your biggest concern for your business? 2) Over the past 12 months, what's been your company's most significant achievement, and how did you help find a gap or create an edge that made it possible? 3) As a leader, what is one key area you need to strengthen or develop in your business to stand out from competitors and Break the Line?
7. Entrants who do not give correct details or those who make an entry on someone else's behalf will be disqualified, at the Promoter's discretion.
8. Numerous factors outside the control of the Promoter may interfere with the operation of PREM Rugby's website. The Promoter does not therefore guarantee continuous, uninterrupted or secure access to PREM Rugby's website.
9. Incomplete, illegible, misdirected or late entries will not be accepted. Proof of sending will not be accepted as proof of delivery. The Promoter takes no responsibility for entries delayed, incomplete or lost due to technical reasons or otherwise.
10. Entrants cannot submit multiple entries for competition. Entrants must either enter the competition either via www.premiershiprugby.com or, from 18/11/2025, via the 'Gallagher Leaders Scrum' competition page hosted on the www.ajg.com website.
11. No purchase necessary, however, internet access is required.

Prizes and Fulfilment

12. All entries must be received by **23:59 GMT on 19/12/2025** ("Closing Date").
13. **The Prize:** 1 overall prize for 8 individual winners consists of: (i) 2x VIP passes to a full-day, prestigious business retreat (ii) 2x hospitality tickets to the Gallagher PREM Rugby Final 2026. (iii) 2x hospitality tickets to a Gallagher PREM Rugby Match. (iv) Invitation to an elite business networking event for you and a guest. (v) Signed rugby shirt from a Gallagher PREM or PWR club of your choice (vi) 1-1 bespoke business consultation from a Gallagher specialist (vii) ½ day coaching session with Sarah Willingham (viii) 2x hospitality tickets to the Premiership Womens Rugby Final 2026
14. **Overall Prize:** Please note that the in-person events and hospitality tickets do not include travel costs, meals and beverages, personal expenses, additional activities, or any other

expenditure. When attending the in-person events and the winner will be expected to remain responsible for their own behaviour and that of any guest who chooses to accompany them. The winner is responsible for the behaviour of themselves and their guests whilst enjoying the prize. The winner will be subject to the relevant match ticketing terms and conditions and any and all relevant ground rules. The Promoter reserves the right in its absolute discretion to exclude the winners and/or guests from participation in the in-person events if the winner and/or their guests fail to comply with the directions of the Promoter or any companies associated with the prize or the winner and/or guests act in a manner that is dangerous to themselves or to the public or is anti-social in any manner or which causes a disturbance or nuisance to others.

- 15. Overall Prize:** The Promoter is not responsible for the prize winners and/or guests not taking advantage of the prizes due to health or any other reasons.
- 16. Entry Judgement:** All entries received from the competition pages hosted on the www.ajg.com and www.premiershiprugby.com websites will be collated by the Promoter's marketing team and submitted to a judging panel selected by Promoter. The judging panel will be formed of Gallagher representatives and representatives from the PREM Rugby community. All entries will be judged via a scorecard to determine the winners. For information on the scorecard criteria, please contact the Promoter SportsPartnerships@ajg.com. Entrants will be judged on the quality of their response to the following questions:

Entrants' Scoring Card

For Reference: 10 is the highest score and 1 is the lowest score.

What's your biggest concern for your business? Does the entrant's business face a challenge or has a risk that Gallagher's services could help mitigate against or ease their concern with?

1 2 3 4 5 6 7 8 9 10

Over the past 12 months, what's been your company's most significant achievement, and how did you help find a gap or create an edge that made it possible? Has the entrant demonstrated leadership, innovation or decision-making that directly helped their business find a gap or create an edge leading to measurable success?

1 2 3 4 5 6 7 8 9 10

As a leader, what is one key area you need to strengthen or develop in your business to stand out from competitors and Break the Line? Does the entrant have a clear area or theme that they'd like to develop which our specialists can help support with?

1 2 3 4 5 6 7 8 9 10

- 17. Winner selection:** The selection panel will select the 8 winners from all valid entrants received via the www.ajg.com and www.premiershiprugby.com websites during the Competition Period on 06/01/26 & 07/01/26
- 18. Winner Notification:** Each winner will be notified via email and phone within **5 working days** of winner selection and will be required to respond to confirm eligibility and acceptance of the Prizes **by Monday 19 January** following the instructions provided in the winning notification. Failure to do this will result in their prize being forfeited and the Promoter may at its absolute discretion award the Prize to a reserve selected at the same time as the original winners or dispose of the Prize at its discretion without liability to the winners.
- 19. Winner Announcement:** All entrants agree that if they are a winner of the Prize the Promoter reserves the right to use the winners' First Name, Last Name and Business Name to announce the winners on the Promoter's social media channels, press releases



and any supporting material in relation to this Competition. The Promoter will inform all winners on what content will be shared.

20. **Prize Acceptance:** Each winner will be notified within **28 days** of accepting of the Prize to arrange delivery of the prize. In the unlikely event that a Prize does not arrive within 28 days of Prize Acceptance, the winners will have a further 28 days to inform the Promoter by emailing SportsPartnerships@ajg.com. In the event that a winner does not inform the Promoter within this time frame, the Promoter reserves the right not to reissue the Prize at their sole discretion.
21. The Promoter is required to publish or make available information that indicates that a valid award took place. To comply with this obligation the Promoter will make the surname and county of the 8 prize winners available on request. If you object to any or all of your details being made available, please contact the Promoter SportsPartnerships@ajg.com. In such circumstances, the Promoter will still be required to provide the details of the winners and winning entry to the Advertising Standards Authority on request.
22. The decision of the Promoter is final and no correspondence will be entered into regarding the Promoter's conduct.
23. The Prizes cannot be transferred. There is no cash or alternative for the prize except that in the event of circumstances out of its control, the Promoter reserves the right to substitute the prize with one of equal or greater value at the choosing and discretion of the Promoter.
24. No person may win more than one prize.

Other Important Information

25. The entrants take part in the Competition at their own risk. To the fullest extent allowed by law; the Promoter accepts no liability with regard to such prizes whatsoever.

General

26. **Sale or exchange of the prizes is strictly prohibited.** Any attempt to sell, transfer or exchange a Prize will result in the prize being withdrawn by the Promoter and the prize will be declared null and void.
27. If there are reasonable grounds to believe that there has been a breach of these terms and conditions by an entrant, the Promoter may, at its sole discretion invalidate the prize and disqualify the entrant from the Competition.
28. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense or damage which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Competition or accepting or using a prize, except for any liability which cannot be excluded by law (including personal injury, death and fraud) in which case that liability is limited to the minimum allowable by law.
29. The Promoter reserves the right to verify all entries and the winners and to refuse to award a prize or withdraw prize entitlement where there are reasonable grounds to believe there has been a breach of these terms and conditions or any instructions



forming part of this Competition entry requirements or otherwise where a participant has gained unfair advantage in participating in the Competition or won using fraudulent means.

- 30.** If for any reason any aspect of this Competition is not capable of running as planned, including by reason of infection by computer virus, network failure, bugs, tampering, unauthorised intervention, fraud, technical failures or any other cause beyond the control of the Promoter which corrupts or affects the administration, security, fairness, integrity or proper conduct of this Competition, the Promoter may in its sole discretion modify or suspend the Competition or invalidate any affected entries. If an act, omission, event or circumstance occurs which is beyond the reasonable control of the Promoter and which prevents the Promoter from complying with these terms and conditions the Promoter will not be liable for any failure to perform or delay in performing its obligation.
- 31.** If any of these clauses should be determined to be illegal, invalid or otherwise unenforceable then it shall be severed and deleted from these terms and conditions and the remaining clauses shall survive and remain in full force and effect.
- 32.** Any question concerning the legal interpretation of the rules will be based on English law and the courts of England will have exclusive jurisdiction unless you live in another part of the United Kingdom, in which case your local courts will have jurisdiction.
- 33.** The Promoter is responsible for the collection and use of entrants' personal data. Personal data is processed for the purpose of participating in the Competition, identifying, contacting the winners and for direct marketing. Your personal data may be processed for the purposes of advertising, marketing and promotional purposes with your consent or based on a legitimate business interest or as otherwise permitted by law. For more information on how Gallagher use your personal data please see our [Privacy Notice](#).